

2021

RESIDENTIAL EARTHQUAKE COVERAGE IN MISSOURI

MISSOURI DEPARTMENT OF COMMERCE & INSURANCE

**STATISTICS SECTION
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Missouri Department of Commerce & Insurance

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HIGHLIGHTS

Geologists generally concede that the New Madrid Seismic Zone presents a significant hazard to portions of the state. The highest risk area is composed of roughly the southeast quadrant of the state, extending from the bootheel up the Mississippi River to the entirety of the St. Louis metropolitan statistics area (MSA). Unfortunately, residential insurance coverage for earthquakes in Missouri has grown increasingly difficult to obtain:

Insurers have increasingly pulled out of high-risk areas of the state or have subjected such areas to stricter underwriting standards

The cost of coverage has increased dramatically in just the last 10 years, particularly in high-risk areas.



Policyholders are required to self-insure to a significant extent through higher deductibles and the application of separate deductibles to structure and contents. Some insurers will only sell policies with a deductible equal to 20 or 25% of policy limits.

This report presents data regarding trends in the earthquake insurance market in Missouri.¹ Among the highlights:

- The market has contracted significantly over the last twenty years. In the six-county New Madrid region of the state, the percentage of residences with earthquake coverage declined by an astonishing 49 percentage points between 2000 and 2021, **from 60.2 to 11.4 percent.**

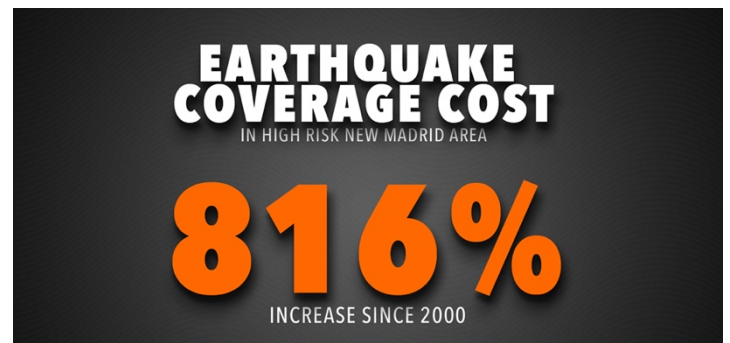


¹ At the time of publication, two insurance companies have been unable to provide data. Their combined total written homeowners premium is approximately \$4.2 million. These companies have not historically reported earthquake coverage and their data should have no discernable effect on the aggregate results.

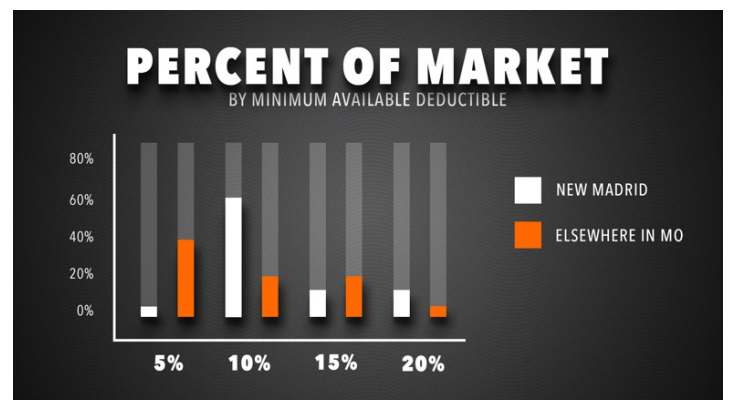
- In 91 of Missouri's 115 counties, **fewer than 20 percent of residences have earthquake coverage**. Only in St. Charles County are at least half of residences insured from damage caused by earthquakes.



- The cost of earthquake coverage has increased significantly, particularly in the high-risk New Madrid area. In just the last 10 years, costs have increased by 116 percent in the New Madrid counties. **Since 2000, costs have increased by 816 percent.**

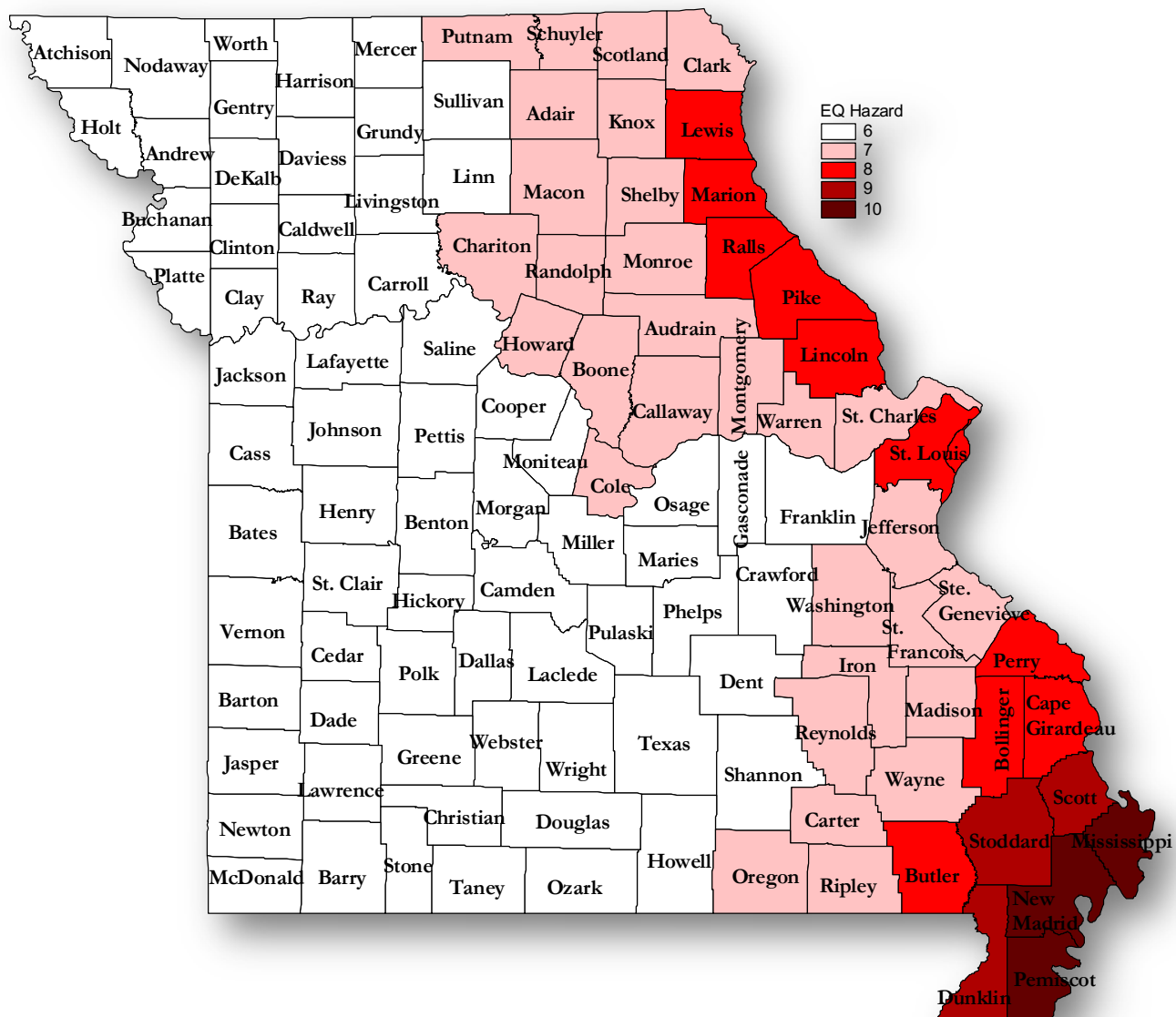


- Based on a survey of Missouri insurers, **nearly 20 percent of the earthquake market in New Madrid do not offer coverage with a deductible of less than 25 percent of the value of the insured property**. Less than 2 percent of the market offer policies with deductibles as low as five percent, compared to 41 percent of the earthquake market in the remainder of the state.

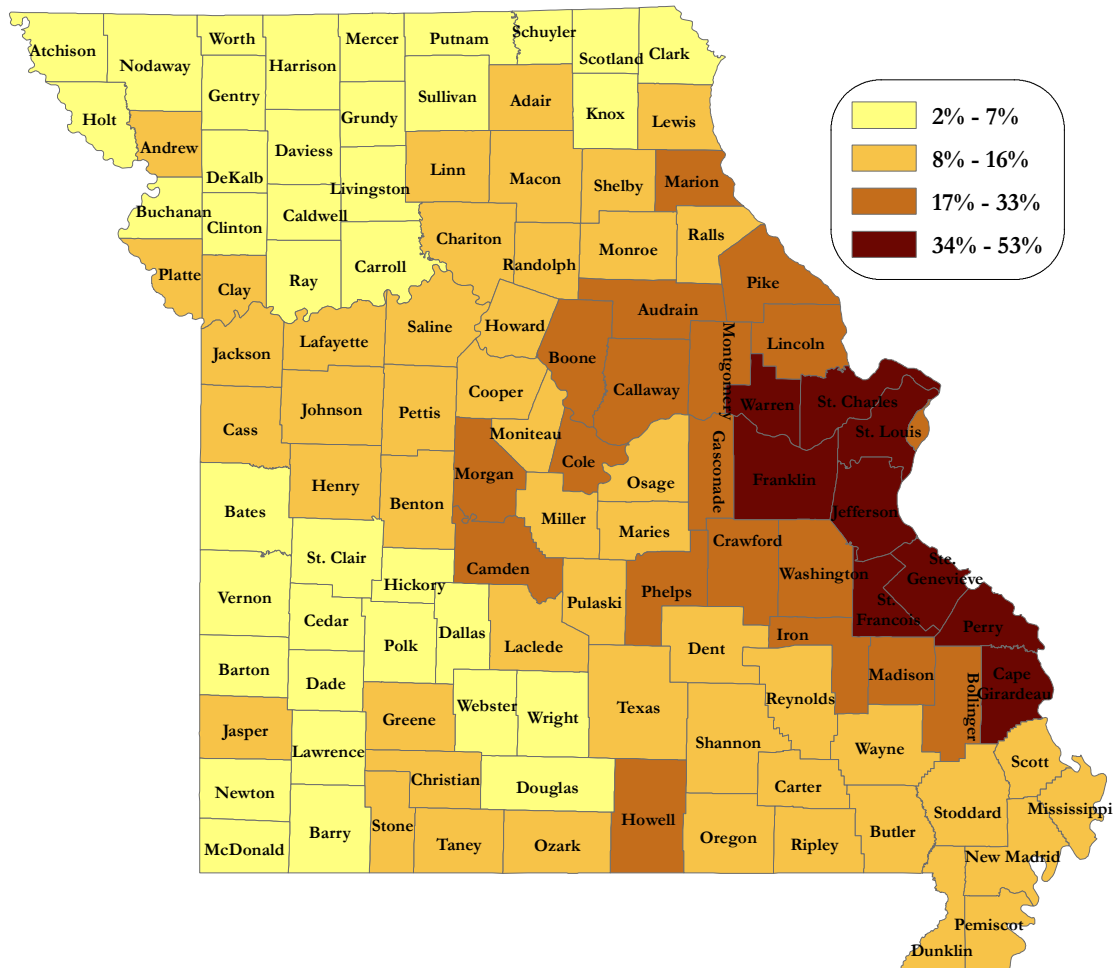


MERCALLI SCALE (PROJECTED EARTHQUAKE INTENSITY)

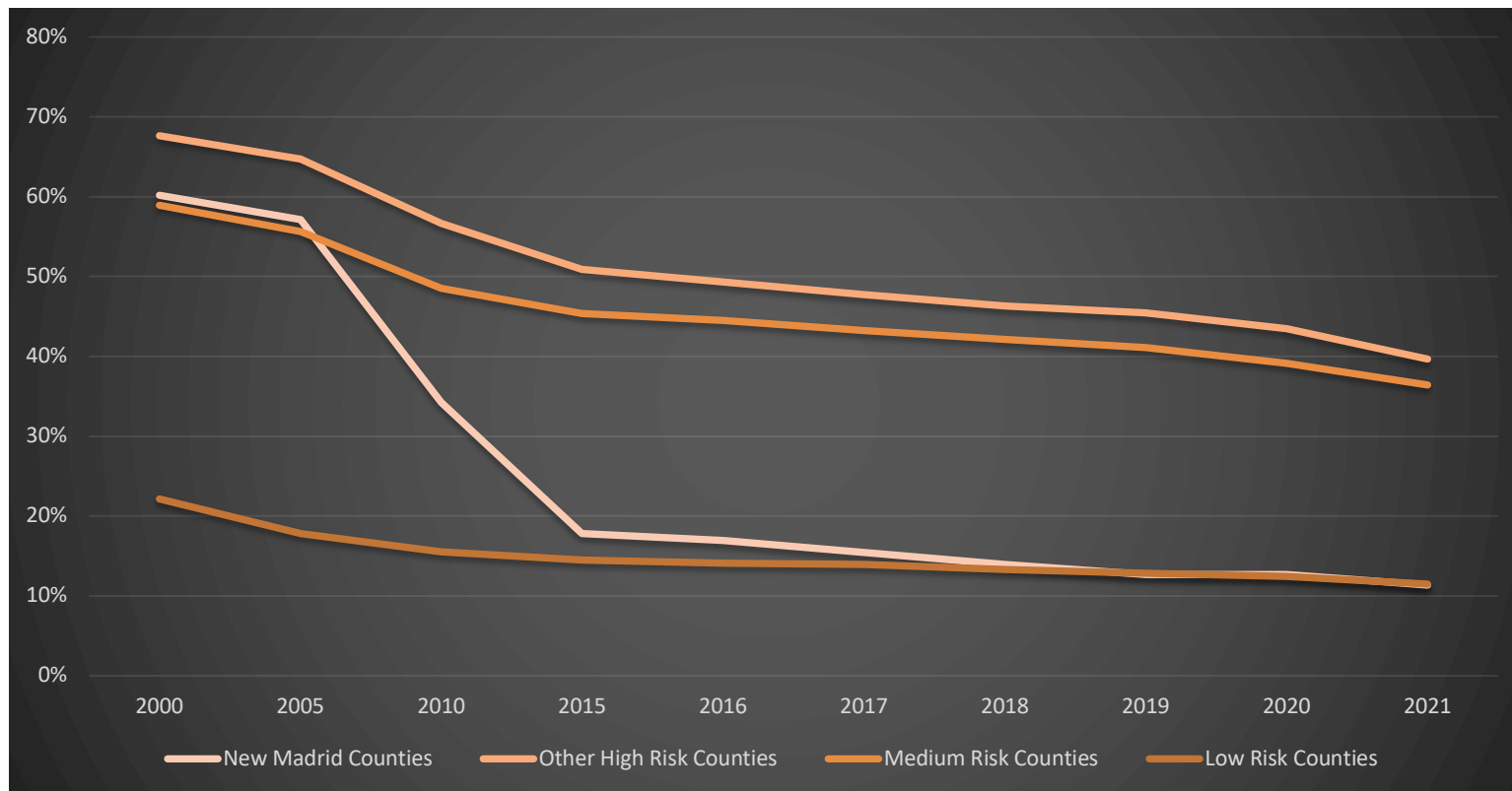
Higher values indicate greater earthquake risk.



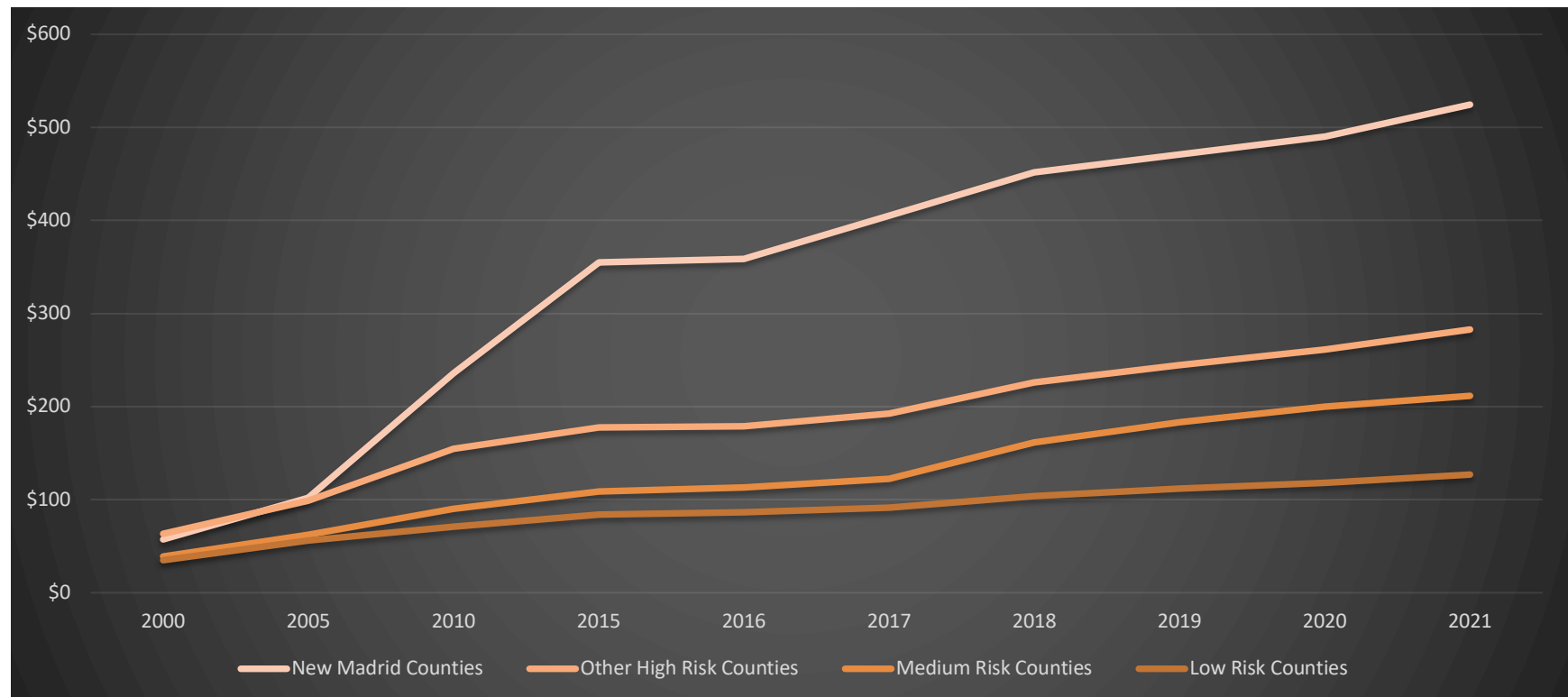
PERCENT OF RESIDENTIAL POLICIES WITH EARTHQUAKE COVERAGE IN 2021



PERCENT OF RESIDENCES WITH EARTHQUAKE COVERAGE											
Region	2000	2005	2010	2015	2016	2017	2018	2019	2020	2021	Percentage Point Change
New Madrid Counties	60.2%	57.1%	34.3%	17.8%	16.9%	15.4%	13.9%	12.7%	12.7%	11.4%	-48.8%
Other High Risk Counties	67.6%	64.7%	56.6%	50.9%	49.3%	47.7%	46.3%	45.4%	43.5%	39.7%	-28.0%
Medium Risk Counties	58.9%	55.6%	48.5%	45.3%	44.5%	43.2%	42.1%	41.1%	39.2%	36.4%	-22.5%
Low Risk Counties	22.1%	17.8%	15.5%	14.5%	14.1%	13.9%	13.3%	12.9%	12.4%	11.5%	-10.7%
Missouri Total	43.6%	39.8%	34.2%	30.6%	29.7%	28.8%	27.8%	26.8%	25.7%	23.8%	-19.8%



AVERAGE ANNUAL COST FOR EARTHQUAKE COVERAGE											
Region	2000	2005	2010	2015	2016	2017	2018	2019	2020	2021	% Change
New Madrid Counties	\$57	\$102	\$236	\$355	\$359	\$405	\$452	\$471	\$490	\$524	816%
Other High Risk Counties	\$63	\$99	\$155	\$178	\$179	\$192	\$226	\$245	\$261	\$283	347%
Medium Risk Counties	\$39	\$62	\$90	\$109	\$113	\$122	\$162	\$183	\$200	\$212	443%
Low Risk Counties	\$35	\$56	\$71	\$84	\$87	\$92	\$104	\$112	\$118	\$127	263%
MO Total	\$50	\$79	\$119	\$137	\$139	\$149	\$179	\$195	\$209	\$224	352%



MARKET PENETRATION AND COST OF COVERAGE, 2021

County	Earthquake Exposures	Homeowners, Farm, Mobile Home Exposures	% With Earthquake Endorsement	Average Premium, All Earthquake	Average Premium, \$110k - \$140k Coverage	EQ Zone
Adair	645	6,043	10.7%	\$88	\$44	7
Andrew	1,251	13,329	9.4%	\$100	\$42	6
Atchison	73	1,537	4.7%	\$94	\$68	6
Audrain	1,002	5,551	18.1%	\$96	\$46	7
Barry	1,013	13,249	7.6%	\$117	\$45	6
Barton	168	2,975	5.6%	\$93	\$50	6
Bates	199	5,242	3.8%	\$116	\$111	6
Benton	866	8,389	10.3%	\$84	\$45	6
Bollinger	739	2,838	26.0%	\$186	\$97	8
Boone	9,816	46,262	21.2%	\$133	\$45	7
Buchanan	899	14,206	6.3%	\$87	\$43	6
Butler	1,185	10,481	11.3%	\$437	\$230	8
Caldwell	113	2,594	4.4%	\$84	\$75	6
Callaway	2,164	10,586	20.4%	\$104	\$45	7
Camden	7,200	24,692	29.2%	\$134	\$43	6
Cape Girardeau	9,208	19,176	48.0%	\$417	\$174	8
Carroll	148	2,072	7.1%	\$82	\$44	6
Carter	216	2,085	10.4%	\$149	\$81	7
Cass	3,097	32,531	9.5%	\$130	\$50	6
Cedar	264	4,975	5.3%	\$95	\$43	6
Chariton	179	2,016	8.9%	\$84	\$40	7
Christian	2,643	29,658	8.9%	\$148	\$44	6
Clark	140	2,586	5.4%	\$72	\$36	7
Clay	8,054	78,503	10.3%	\$113	\$45	6
Clinton	454	7,220	6.3%	\$108	\$49	6
Cole	5,352	23,470	22.8%	\$140	\$50	7
Cooper	538	4,432	12.1%	\$106	\$43	6
Crawford	1,537	6,566	23.4%	\$107	\$46	6
Dade	120	2,486	4.8%	\$106	\$49	6
Dallas	194	4,375	4.4%	\$78	\$52	6
Daviess	119	3,056	3.9%	\$102	\$40	6
De Kalb	81	2,474	3.3%	\$92	\$39	6
Dent	556	4,652	12.0%	\$104	\$43	6
Douglas	255	3,659	7.0%	\$72	\$45	6

MARKET PENETRATION AND COST OF COVERAGE, 2021

County	Earthquake Exposures	Homeowners, Farm, Mobile Home Exposures	% With Earthquake Endorsement	Average Premium, All Earthquake	Average Premium, \$110k - \$140k Coverage	EQ Zone
Dunklin	746	8,430	8.8%	\$590	\$436	9
Franklin	13,862	34,272	40.4%	\$198	\$61	6
Gasconade	1,263	5,337	23.7%	\$125	\$44	6
Gentry	63	2,031	3.1%	\$84	\$32	6
Greene	8,893	90,046	9.9%	\$133	\$43	6
Grundy	116	3,182	3.6%	\$78	\$40	6
Harrison	50	1,903	2.6%	\$88	\$41	6
Henry	705	7,462	9.4%	\$93	\$43	6
Hickory	215	2,908	7.4%	\$83	\$32	6
Holt	37	1,863	2.0%	\$87	\$48	6
Howard	475	3,212	14.8%	\$97	\$41	7
Howell	2,103	11,962	17.6%	\$100	\$53	6
Iron	902	3,711	24.3%	\$119	\$73	7
Jackson	17,219	191,588	9.0%	\$123	\$52	6
Jasper	5,232	45,467	11.5%	\$116	\$42	6
Jefferson	31,137	65,353	47.6%	\$216	\$73	7
Johnson	1,195	12,245	9.8%	\$99	\$41	6
Knox	69	1,381	5.0%	\$76	\$40	7
Laclede	1,306	10,346	12.6%	\$90	\$42	6
Lafayette	964	9,605	10.0%	\$95	\$46	6
Lawrence	569	10,762	5.3%	\$92	\$39	6
Lewis	259	2,963	8.7%	\$81	\$40	8
Lincoln	5,975	17,860	33.5%	\$170	\$51	8
Linn	459	4,232	10.8%	\$68	\$38	6
Livingston	295	4,488	6.6%	\$79	\$41	6
McDonald	254	5,175	4.9%	\$82	\$48	6
Macon	433	4,592	9.4%	\$81	\$45	7
Madison	1,078	3,559	30.3%	\$148	\$86	7
Maries	297	1,775	16.7%	\$86	\$49	6
Marion	1,613	7,593	21.2%	\$101	\$45	8
Mercer	33	1,455	2.3%	\$87	\$69	6
Miller	804	6,490	12.4%	\$96	\$44	6
Mississippi	309	3,512	8.8%	\$515	\$320	10
Moniteau	444	3,516	12.6%	\$94	\$39	6
Monroe	390	3,552	11.0%	\$95	\$49	7

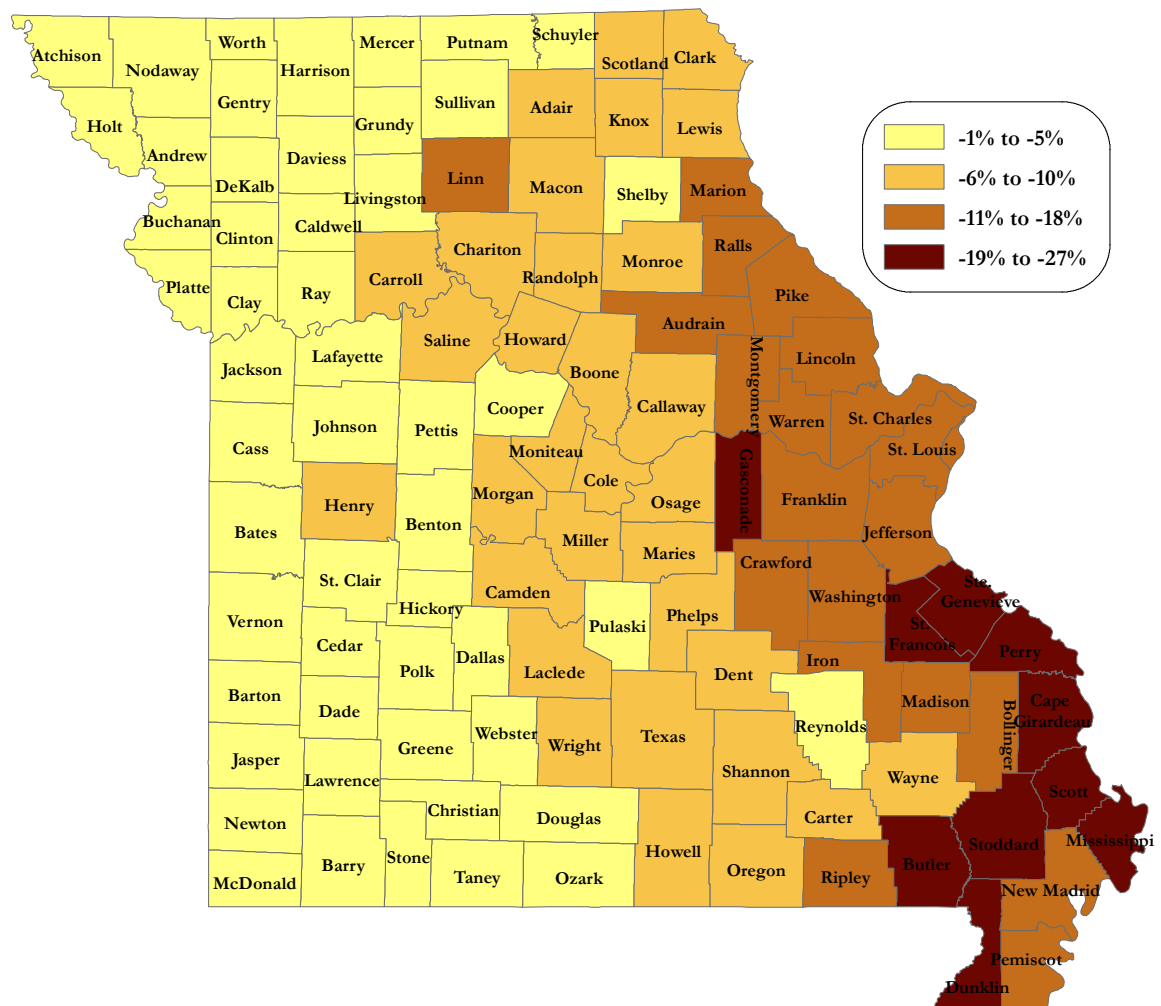
MARKET PENETRATION AND COST OF COVERAGE, 2021

County	Earthquake Exposures	Homeowners, Farm, Mobile Home Exposures	% With Earthquake Endorsement	Average Premium, All Earthquake	Average Premium, \$110k - \$140k Coverage	EQ Zone
Montgomery	774	3,189	24.3%	\$128	\$43	7
Morgan	2,205	10,948	20.1%	\$102	\$46	6
New Madrid	416	3,764	11.1%	\$589	\$421	10
Newton	1,008	13,866	7.3%	\$101	\$41	6
Nodaway	152	3,859	3.9%	\$100	\$46	6
Oregon	467	3,127	14.9%	\$116	\$80	7
Osage	503	3,260	15.4%	\$158	\$41	7
Ozark	381	3,847	9.9%	\$80	\$41	6
Pemiscot	343	3,995	8.6%	\$582	\$270	10
Perry	1,795	3,869	46.4%	\$215	\$98	8
Pettis	1,343	9,712	13.8%	\$91	\$43	6
Phelps	2,422	12,283	19.7%	\$109	\$48	6
Pike	867	4,818	18.0%	\$114	\$54	8
Platte	3,282	30,313	10.8%	\$136	\$47	6
Polk	737	9,887	7.5%	\$104	\$45	6
Pulaski	940	8,922	10.5%	\$102	\$46	6
Putnam	84	1,544	5.4%	\$122	\$39	7
Ralls	465	3,032	15.3%	\$102	\$41	8
Randolph	729	7,155	10.2%	\$88	\$40	7
Ray	448	6,684	6.7%	\$91	\$45	6
Reynolds	334	2,165	15.4%	\$126	\$80	7
Ripley	425	3,442	12.3%	\$169	\$127	7
St. Charles	58,379	110,650	52.8%	\$257	\$67	7
St. Clair	130	2,623	5.0%	\$89	\$50	6
Ste. Genevieve	2,476	5,419	45.7%	\$195	\$99	7
St. Francois	7,149	17,875	40.0%	\$149	\$74	7
St. Louis	142,834	309,256	46.2%	\$285	\$82	8
Saline	723	6,031	12.0%	\$89	\$46	6
Schuyler	24	750	3.2%	\$81		7
Scotland	71	1,853	3.8%	\$79	\$41	7
Scott	1,875	13,881	13.5%	\$565	\$328	9
Shannon	219	1,713	12.8%	\$111	\$72	6
Shelby	175	1,934	9.0%	\$74	\$45	7
Stoddard	1,434	11,471	12.5%	\$406	\$206	9
Stone	1,776	13,862	12.8%	\$129	\$47	6

MARKET PENETRATION AND COST OF COVERAGE, 2021

County	Earthquake Exposures	Homeowners, Farm, Mobile Home Exposures	% With Earthquake Endorsement	Average Premium, All Earthquake	Average Premium, \$110k - \$140k Coverage	EQ Zone
Sullivan	69	2,094	3.3%	\$75	\$71	6
Taney	2,482	18,035	13.8%	\$105	\$45	6
Texas	524	5,938	8.8%	\$105	\$49	6
Vernon	417	6,381	6.5%	\$82	\$45	6
Warren	4,559	11,595	39.3%	\$174	\$64	7
Washington	1,542	5,952	25.9%	\$98	\$52	7
Wayne	621	4,367	14.2%	\$175	\$101	7
Webster	1,126	14,715	7.7%	\$134	\$47	6
Worth	13	418	3.1%	\$99		6
Wright	427	6,535	6.5%	\$94	\$37	6
St. Louis City	14,023	67,433	20.8%	\$265	\$111	7
Missouri Total	430,288	1,808,092	23.8%	\$224	\$87	

**PERCENTAGE POINT CHANGE IN PERCENT OF INSURED DWELLINGS
WITH EARTHQUAKE ENDORSEMENT, 2011 - 2021**



% OF DWELLING WITH EARTHQUAKE COVERAGE

County	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Percentage Point Difference
Adair	19.7%	18.6%	19.9%	17.0%	17.0%	15.7%	14.7%	13.5%	11.4%	10.6%	-7.9%
Andrew	13.2%	12.8%	13.2%	11.9%	11.8%	11.7%	11.0%	10.8%	10.2%	9.4%	-3.4%
Atchison	7.7%	6.9%	7.4%	6.9%	6.9%	6.9%	6.7%	6.2%	4.8%	4.7%	-2.1%
Audrain	30.5%	29.3%	32.1%	26.6%	26.6%	24.8%	24.2%	23.3%	19.9%	18.0%	-11.3%
Barry	9.7%	9.2%	9.0%	8.6%	8.6%	9.1%	8.8%	8.3%	8.1%	7.6%	-1.6%
Barton	8.4%	8.2%	6.7%	7.2%	7.3%	6.6%	5.8%	5.6%	5.3%	5.7%	-2.5%
Bates	6.6%	6.0%	6.1%	5.4%	5.1%	5.2%	4.6%	4.7%	4.1%	3.8%	-2.2%
Benton	15.4%	14.9%	15.1%	13.1%	12.9%	12.5%	11.9%	11.7%	10.8%	10.3%	-4.6%
Bollinger	39.3%	37.0%	35.2%	33.1%	32.1%	32.4%	30.9%	29.6%	26.4%	26.0%	-11.0%
Boone	27.3%	26.5%	26.5%	25.4%	25.0%	24.7%	24.3%	23.8%	22.9%	21.2%	-5.3%
Buchanan	8.9%	8.6%	9.1%	7.8%	7.6%	7.5%	7.1%	7.0%	6.6%	6.3%	-2.2%
Butler	33.7%	27.1%	22.7%	20.4%	19.7%	18.6%	17.0%	15.4%	13.7%	11.3%	-15.8%
Caldwell	6.8%	6.7%	7.2%	6.5%	6.9%	6.8%	5.6%	5.3%	4.4%	4.4%	-2.3%
Callaway	27.4%	26.6%	25.8%	25.5%	24.8%	24.9%	24.0%	24.1%	22.5%	20.4%	-6.2%
Camden	38.2%	37.2%	36.4%	35.8%	34.3%	33.8%	32.8%	31.9%	31.1%	29.2%	-8.0%
Cape Girardeau	72.0%	68.8%	62.4%	60.2%	60.2%	57.9%	56.0%	54.0%	53.4%	48.0%	-20.8%
Carroll	12.9%	13.1%	13.4%	11.8%	11.6%	11.5%	10.0%	9.2%	7.9%	7.1%	-6.0%
Carter	20.1%	18.4%	16.5%	16.2%	14.8%	14.5%	13.6%	12.6%	10.2%	10.3%	-8.1%
Cass	12.1%	11.7%	11.6%	11.1%	11.0%	11.1%	10.7%	10.5%	10.1%	9.5%	-2.2%
Cedar	10.1%	9.6%	8.9%	8.1%	7.3%	7.1%	6.5%	6.5%	5.4%	5.3%	-4.3%
Chariton	17.2%	17.0%	17.5%	16.0%	16.2%	14.7%	12.2%	11.9%	9.4%	8.8%	-8.2%
Christian	13.1%	12.8%	11.5%	10.7%	10.3%	9.8%	9.6%	9.2%	9.8%	8.9%	-3.9%
Clark	12.4%	11.4%	12.2%	9.6%	9.4%	9.0%	7.5%	7.2%	5.8%	5.4%	-6.0%
Clay	13.4%	13.0%	12.9%	12.3%	12.1%	12.2%	11.9%	11.6%	11.3%	10.3%	-2.7%
Clinton	9.2%	8.9%	9.1%	7.8%	8.0%	8.1%	8.0%	7.6%	6.8%	6.3%	-2.6%
Cole	32.4%	31.5%	29.6%	29.5%	28.7%	28.0%	26.5%	26.2%	24.7%	22.8%	-8.7%
Cooper	16.4%	16.4%	14.7%	16.1%	16.0%	15.5%	15.0%	14.4%	13.1%	12.1%	-4.3%
Crawford	36.2%	34.4%	34.0%	32.1%	31.2%	30.2%	28.2%	28.1%	25.2%	23.4%	-11.0%
Dade	8.2%	7.5%	7.3%	6.7%	6.6%	6.2%	5.8%	5.6%	5.3%	4.8%	-2.7%
Dallas	7.4%	6.6%	6.4%	6.0%	5.6%	6.0%	5.1%	5.2%	4.7%	4.4%	-2.2%
Daviess	5.8%	5.8%	6.5%	5.4%	5.6%	5.6%	5.0%	4.8%	4.4%	3.9%	-1.9%
De Kalb	4.9%	4.6%	5.5%	4.3%	4.4%	4.4%	4.1%	3.7%	3.3%	3.2%	-1.3%
Dent	19.9%	19.1%	18.2%	18.0%	17.4%	16.1%	14.5%	14.1%	13.2%	12.0%	-7.1%
Douglas	10.7%	10.0%	8.8%	8.8%	8.6%	7.7%	7.7%	8.6%	7.6%	7.0%	-3.0%
Dunklin	28.5%	22.3%	14.3%	14.0%	13.0%	12.5%	11.2%	10.5%	10.6%	8.8%	-13.4%
Franklin	53.2%	51.7%	50.1%	49.5%	48.0%	47.2%	45.6%	44.3%	42.7%	40.4%	-11.2%
Gasconade	43.0%	40.7%	39.4%	38.0%	36.1%	34.8%	29.8%	27.2%	25.2%	23.7%	-17.1%
Gentry	7.4%	7.0%	7.5%	6.7%	6.4%	6.2%	5.2%	4.7%	3.2%	3.1%	-3.9%
Greene	13.9%	13.5%	12.9%	11.9%	11.4%	11.1%	11.0%	10.5%	10.9%	9.9%	-3.6%

% OF DWELLING WITH EARTHQUAKE COVERAGE

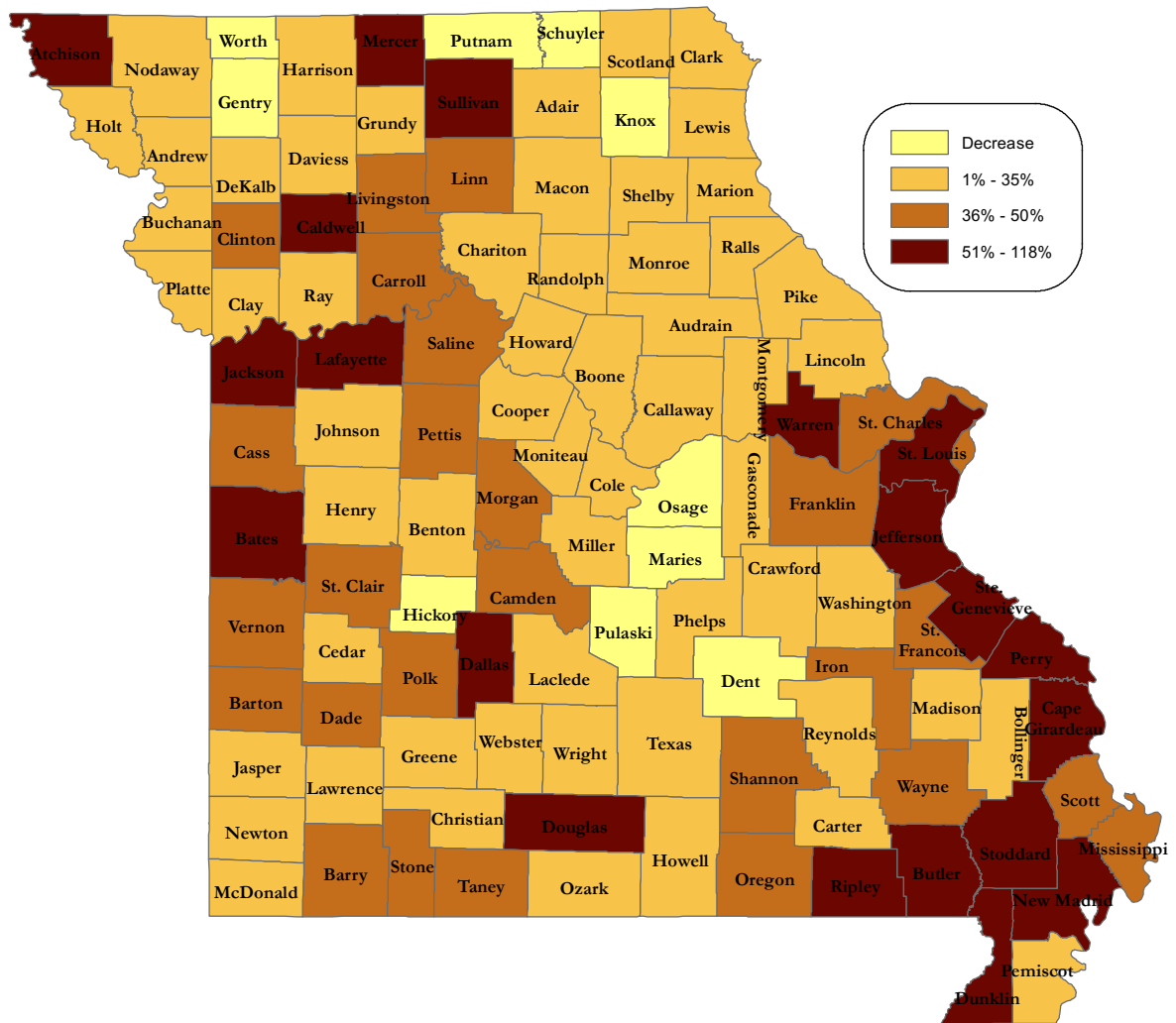
County	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Percentage Point Difference
Grundy	7.8%	7.3%	7.7%	6.9%	6.8%	6.4%	5.7%	4.6%	4.0%	3.7%	-3.6%
Harrison	4.4%	4.3%	4.2%	4.5%	4.5%	4.5%	4.4%	4.0%	2.7%	2.6%	-1.7%
Henry	15.3%	14.9%	14.9%	13.7%	13.3%	13.2%	11.9%	11.5%	10.6%	9.4%	-5.5%
Hickory	11.5%	11.0%	11.2%	9.7%	9.0%	8.6%	8.1%	8.2%	8.5%	7.4%	-3.6%
Holt	4.7%	4.4%	4.2%	4.4%	4.0%	4.0%	3.7%	3.8%	2.4%	2.0%	-2.4%
Howard	24.0%	23.4%	24.6%	22.9%	22.2%	21.9%	20.1%	19.6%	17.0%	14.8%	-8.5%
Howell	24.3%	24.2%	23.1%	23.3%	21.3%	20.5%	19.5%	18.9%	18.4%	17.6%	-6.6%
Iron	37.5%	36.1%	36.9%	35.8%	33.5%	31.5%	30.3%	29.0%	27.0%	24.3%	-11.8%
Jackson	11.8%	11.7%	11.9%	11.1%	10.8%	10.9%	10.5%	10.3%	10.0%	9.0%	-2.7%
Jasper	17.1%	16.5%	15.6%	14.1%	13.7%	13.4%	12.6%	12.0%	12.3%	11.5%	-5.0%
Jefferson	60.5%	59.1%	57.8%	56.6%	55.6%	54.1%	53.2%	51.8%	50.9%	47.6%	-11.4%
Johnson	13.0%	13.2%	13.1%	12.3%	12.0%	12.1%	11.7%	11.1%	10.6%	9.8%	-3.4%
Knox	11.8%	11.6%	11.8%	10.2%	9.7%	10.3%	8.3%	8.4%	6.2%	5.0%	-6.7%
Laclede	21.2%	19.6%	19.1%	17.4%	16.8%	15.6%	15.2%	14.5%	13.7%	12.6%	-7.0%
Lafayette	13.8%	13.8%	15.1%	13.2%	13.1%	12.9%	11.8%	11.3%	10.5%	10.0%	-3.8%
Lawrence	9.3%	9.2%	9.1%	8.1%	8.0%	7.6%	6.8%	6.3%	6.0%	5.3%	-3.9%
Lewis	16.8%	15.9%	16.1%	13.6%	13.1%	12.6%	10.7%	9.7%	9.4%	8.7%	-7.1%
Lincoln	46.2%	44.1%	44.0%	42.0%	40.9%	38.6%	38.0%	36.5%	34.7%	33.4%	-10.7%
Linn	22.9%	21.5%	21.1%	19.2%	18.1%	16.7%	15.4%	14.4%	13.6%	10.9%	-10.6%
Livingston	11.0%	10.7%	10.9%	9.8%	9.6%	9.1%	8.6%	8.0%	7.0%	6.6%	-4.1%
Mcdonald	6.8%	6.4%	5.7%	5.7%	5.7%	5.9%	5.2%	5.1%	5.1%	4.9%	-1.6%
Macon	17.7%	16.6%	17.0%	14.6%	13.8%	13.1%	12.0%	11.6%	10.8%	9.4%	-7.2%
Madison	41.2%	38.8%	40.6%	37.9%	38.7%	38.8%	36.9%	35.0%	33.7%	30.3%	-8.5%
Maries	24.9%	23.9%	23.0%	24.1%	24.1%	22.7%	21.5%	19.3%	18.1%	16.7%	-7.2%
Marion	34.1%	32.1%	33.1%	28.8%	28.4%	28.0%	26.3%	25.1%	22.8%	21.2%	-10.8%
Mercer	5.8%	5.6%	6.1%	5.2%	4.7%	5.0%	4.1%	4.0%	2.7%	2.3%	-3.4%
Miller	18.1%	18.3%	18.1%	16.7%	16.5%	15.6%	14.5%	13.6%	13.2%	12.4%	-5.9%
Mississippi	27.5%	22.1%	13.7%	13.3%	12.5%	11.0%	8.7%	9.0%	9.2%	8.8%	-13.3%
Moniteau	18.8%	18.3%	18.0%	16.4%	15.8%	16.1%	15.0%	14.5%	13.3%	12.6%	-5.7%
Monroe	21.1%	20.2%	19.5%	18.1%	17.1%	16.9%	13.4%	14.3%	13.1%	11.0%	-9.2%
Montgomery	35.7%	34.2%	35.1%	31.7%	31.2%	31.1%	29.6%	28.9%	24.9%	24.2%	-10.0%
Morgan	30.2%	29.2%	27.6%	26.8%	26.5%	24.9%	24.0%	22.8%	21.6%	20.1%	-9.1%
New Madrid	26.1%	20.2%	15.7%	14.9%	14.3%	13.2%	12.3%	11.4%	12.2%	11.0%	-9.2%
Newton	10.6%	10.3%	9.5%	9.0%	9.0%	8.9%	8.2%	8.0%	7.6%	7.3%	-3.1%
Nodaway	5.2%	5.2%	5.4%	4.4%	4.5%	4.6%	4.0%	4.1%	3.9%	3.9%	-1.2%
Oregon	24.9%	23.9%	24.2%	23.5%	21.4%	19.9%	18.4%	17.1%	16.1%	14.9%	-9.0%
Osage	24.1%	22.6%	23.4%	20.6%	20.4%	20.1%	18.3%	17.9%	16.8%	15.4%	-7.2%
Ozark	14.7%	14.1%	13.7%	12.9%	12.0%	12.3%	12.4%	11.2%	10.4%	9.8%	-4.2%
Pemiscot	19.1%	15.6%	10.4%	12.3%	12.3%	11.5%	11.0%	10.7%	9.8%	8.6%	-7.1%
Perry	71.7%	69.2%	69.0%	66.8%	66.4%	64.7%	58.5%	54.2%	48.1%	46.4%	-22.7%

% OF DWELLING WITH EARTHQUAKE COVERAGE

County	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Percentage Point Difference
Pettis	19.1%	17.8%	17.8%	16.1%	15.8%	16.0%	15.6%	14.9%	14.4%	13.8%	-4.0%
Phelps	26.8%	25.8%	27.2%	24.4%	23.9%	23.5%	22.2%	21.2%	20.7%	19.7%	-6.1%
Pike	29.3%	27.9%	31.5%	25.4%	24.9%	23.5%	22.0%	20.8%	19.0%	18.0%	-9.9%
Platte	13.0%	12.7%	12.4%	12.1%	12.2%	12.3%	12.3%	12.2%	11.8%	10.8%	-1.8%
Polk	11.5%	11.3%	10.4%	10.0%	9.6%	8.7%	8.3%	8.2%	8.1%	7.4%	-3.9%
Pulaski	14.7%	15.0%	12.8%	13.9%	13.7%	13.4%	12.7%	12.2%	11.6%	10.5%	-4.4%
Putnam	7.3%	7.2%	7.6%	7.3%	7.1%	6.6%	6.4%	6.4%	5.8%	5.5%	-1.7%
Ralls	26.9%	26.0%	28.3%	24.5%	23.7%	24.4%	20.6%	20.3%	16.7%	15.4%	-10.6%
Randolph	19.7%	18.9%	19.7%	17.0%	16.3%	15.5%	13.9%	13.1%	12.1%	10.2%	-8.7%
Ray	11.6%	11.3%	11.1%	10.3%	10.0%	9.5%	8.7%	8.2%	7.4%	6.7%	-4.6%
Reynolds	20.5%	21.1%	22.4%	18.7%	19.1%	18.5%	17.6%	17.0%	16.3%	15.5%	-5.6%
Ripley	25.7%	23.0%	20.7%	18.0%	17.2%	16.9%	16.0%	15.1%	13.2%	12.3%	-10.6%
St. Charles	65.1%	66.2%	64.1%	63.6%	62.0%	60.6%	60.1%	58.7%	56.9%	52.8%	-13.4%
St. Clair	6.2%	5.8%	5.7%	5.9%	5.6%	5.6%	5.4%	5.3%	4.9%	5.0%	-0.8%
Ste. Genevieve	68.5%	66.3%	66.1%	64.0%	61.8%	59.2%	54.0%	53.2%	48.2%	45.7%	-20.6%
St. Francois	59.0%	54.4%	52.7%	50.7%	49.3%	48.0%	45.2%	44.7%	43.2%	40.0%	-14.4%
St. Louis	62.1%	61.0%	59.7%	57.8%	56.0%	54.4%	53.1%	52.4%	50.5%	46.2%	-14.8%
Saline	19.6%	19.4%	22.2%	18.3%	18.5%	17.3%	15.8%	14.6%	13.3%	12.0%	-7.4%
Schuyler	8.2%	7.0%	6.0%	6.4%	6.4%	6.0%	5.2%	4.5%	3.5%	3.3%	-3.8%
Scotland	11.9%	10.8%	10.4%	9.4%	9.3%	7.9%	5.8%	6.0%	4.3%	3.8%	-6.9%
Scott	39.1%	33.5%	25.4%	22.7%	21.8%	19.5%	18.0%	15.4%	15.5%	13.5%	-20.0%
Shannon	19.7%	17.8%	16.4%	17.0%	16.7%	15.7%	14.7%	13.8%	13.2%	12.8%	-5.1%
Shelby	14.3%	14.9%	15.1%	14.3%	14.0%	13.6%	10.5%	11.1%	9.5%	9.0%	-5.9%
Stoddard	39.7%	30.6%	24.0%	20.7%	19.2%	17.2%	15.3%	13.6%	13.3%	12.5%	-18.1%
Stone	16.1%	15.5%	16.4%	14.8%	14.6%	14.8%	14.5%	13.8%	13.6%	12.8%	-2.7%
Sullivan	6.9%	6.5%	5.6%	5.7%	5.5%	5.2%	4.7%	4.4%	3.7%	3.3%	-3.2%
Taney	18.0%	17.5%	18.7%	16.8%	16.5%	16.6%	16.2%	15.4%	15.1%	13.8%	-3.8%
Texas	14.9%	13.9%	12.6%	11.8%	11.9%	11.7%	10.9%	10.3%	9.5%	8.9%	-5.0%
Vernon	9.7%	9.2%	9.4%	8.6%	9.5%	9.0%	8.6%	8.0%	6.8%	6.5%	-2.7%
Warren	50.3%	49.8%	51.2%	49.0%	47.9%	45.9%	45.1%	44.1%	41.0%	39.3%	-10.5%
Washington	40.3%	38.4%	36.5%	36.1%	35.3%	34.6%	30.9%	29.8%	27.1%	25.9%	-12.5%
Wayne	24.1%	21.9%	20.8%	18.8%	18.3%	17.7%	16.8%	16.0%	15.0%	14.2%	-7.7%
Webster	12.6%	12.3%	10.5%	10.8%	10.2%	10.1%	9.4%	9.0%	8.4%	7.7%	-4.6%
Worth	5.9%	6.2%	5.7%	4.4%	4.1%	6.0%	4.8%	3.7%	3.1%	3.1%	-3.0%
Wright	14.0%	13.1%	12.6%	11.8%	10.6%	10.5%	9.1%	8.9%	7.3%	6.5%	-6.5%
St. Louis City	36.4%	34.8%	33.2%	30.5%	29.0%	27.5%	26.1%	25.8%	23.8%	20.8%	-14.0%
Missouri Total	34.4%	33.2%	32.8%	30.6%	29.7%	28.7%	27.8%	26.8%	25.7%	23.8%	-9.4%

% CHANGE IN COST OF EARTHQUAKE COVERAGE, 2012 - 2021

\$110-\$140 COVERAGE LIMITS



AVERAGE ANNUAL COST OF EARTHQUAKE COVERAGE, 2012-2021

\$110-\$140 COVERAGE LIMITS

County	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	% Change, 2012- 2021
Adair	\$38	\$39	\$33	\$35	\$36	\$38	\$41	\$43	\$43	\$44	15%
Andrew	\$33	\$33	\$31	\$32	\$33	\$38	\$41	\$42	\$43	\$42	28%
Atchison	\$39	\$39	\$32	\$38	\$38	\$38	\$44	\$47	\$46	\$54	39%
Audrain	\$37	\$38	\$34	\$37	\$36	\$38	\$45	\$47	\$46	\$46	24%
Barry	\$33	\$34	\$36	\$38	\$40	\$40	\$46	\$48	\$47	\$46	38%
Barton	\$34	\$35	\$29	\$38	\$36	\$38	\$43	\$46	\$47	\$48	42%
Bates	\$36	\$34	\$36	\$36	\$38	\$45	\$43	\$42	\$43	\$70	93%
Benton	\$33	\$31	\$31	\$34	\$33	\$37	\$42	\$42	\$44	\$45	34%
Bollinger	\$83	\$84	\$73	\$82	\$80	\$84	\$103	\$107	\$102	\$96	16%
Boone	\$40	\$40	\$35	\$37	\$38	\$40	\$44	\$43	\$44	\$45	12%
Buchanan	\$33	\$36	\$34	\$36	\$38	\$37	\$44	\$42	\$43	\$43	28%
Butler	\$118	\$136	\$135	\$140	\$136	\$157	\$192	\$198	\$207	\$229	94%
Caldwell	\$41	\$41	\$39	\$39	\$41	\$36	\$42	\$38	\$43	\$77	88%
Callaway	\$39	\$39	\$35	\$38	\$39	\$39	\$46	\$46	\$45	\$45	17%
Camden	\$31	\$32	\$34	\$36	\$36	\$37	\$41	\$42	\$41	\$43	36%
Cape Girardeau	\$103	\$119	\$120	\$121	\$122	\$137	\$157	\$161	\$167	\$174	69%
Carroll	\$30	\$31	\$29	\$34	\$34	\$35	\$44	\$43	\$42	\$44	48%
Carter	\$81	\$86	\$61	\$75	\$73	\$82	\$86	\$84	\$80	\$82	1%
Cass	\$35	\$36	\$34	\$36	\$38	\$39	\$43	\$44	\$62	\$51	47%
Cedar	\$36	\$34	\$33	\$34	\$39	\$42	\$44	\$41	\$37	\$43	21%
Chariton	\$37	\$38	\$28	\$33	\$33	\$35	\$41	\$39	\$37	\$40	7%
Christian	\$34	\$34	\$33	\$36	\$37	\$40	\$42	\$42	\$40	\$44	29%
Clark	\$33	\$31	\$31	\$32	\$33	\$35	\$42	\$44	\$40	\$37	14%
Clay	\$34	\$34	\$33	\$35	\$38	\$45	\$44	\$44	\$45	\$45	34%
Clinton	\$35	\$34	\$32	\$33	\$35	\$37	\$43	\$46	\$43	\$49	42%
Cole	\$39	\$41	\$39	\$41	\$43	\$45	\$50	\$50	\$50	\$50	28%
Cooper	\$36	\$39	\$36	\$43	\$44	\$52	\$47	\$43	\$41	\$44	22%
Crawford	\$42	\$41	\$34	\$36	\$38	\$38	\$45	\$45	\$46	\$46	9%
Dade	\$34	\$32	\$42	\$44	\$41	\$43	\$50	\$49	\$48	\$48	43%
Dallas	\$33	\$31	\$33	\$37	\$38	\$36	\$39	\$41	\$40	\$54	67%
Daviess	\$32	\$33	\$34	\$35	\$37	\$35	\$43	\$44	\$44	\$40	22%
De Kalb	\$35	\$36	\$35	\$36	\$37	\$32	\$39	\$36	\$35	\$43	23%
Dent	\$44	\$42	\$35	\$39	\$38	\$38	\$41	\$44	\$43	\$44	-2%
Douglas	\$30	\$30	\$29	\$32	\$36	\$37	\$47	\$45	\$44	\$45	49%
Dunklin	\$234	\$273	\$295	\$356	\$363	\$358	\$375	\$404	\$430	\$435	86%
Franklin	\$46	\$46	\$46	\$48	\$49	\$52	\$58	\$60	\$63	\$62	35%

AVERAGE ANNUAL COST OF EARTHQUAKE COVERAGE, 2012-2021

\$110-\$140 COVERAGE LIMITS

County	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	% Change, 2012- 2021
Gasconade	\$38	\$37	\$34	\$37	\$39	\$44	\$49	\$46	\$43	\$43	15%
Gentry	\$47	\$47	\$40	\$42	\$44	\$44	\$47	\$47	\$44	\$34	-28%
Greene	\$33	\$34	\$33	\$37	\$37	\$38	\$42	\$42	\$42	\$43	32%
Grundy	\$37	\$37	\$37	\$38	\$39	\$41	\$54	\$56	\$36	\$39	5%
Harrison	\$37	\$36	\$32	\$38	\$38	\$39	\$48	\$51	\$43	\$42	12%
Henry	\$36	\$34	\$30	\$31	\$33	\$36	\$41	\$41	\$40	\$44	21%
Hickory	\$32	\$32	\$31	\$33	\$35	\$37	\$41	\$43	\$46	\$33	2%
Holt	\$39	\$35	\$30	\$41	\$46	\$33	\$40	\$42	\$41	\$52	33%
Howard	\$37	\$38	\$31	\$34	\$34	\$37	\$43	\$42	\$42	\$42	13%
Howell	\$52	\$51	\$39	\$44	\$44	\$44	\$51	\$51	\$51	\$53	2%
Iron	\$50	\$55	\$51	\$55	\$56	\$61	\$68	\$71	\$75	\$73	46%
Jackson	\$34	\$34	\$34	\$36	\$38	\$41	\$45	\$47	\$48	\$52	55%
Jasper	\$32	\$32	\$32	\$34	\$34	\$35	\$40	\$41	\$43	\$42	31%
Jefferson	\$47	\$50	\$51	\$55	\$57	\$60	\$68	\$69	\$74	\$74	56%
Johnson	\$35	\$34	\$33	\$33	\$34	\$35	\$40	\$40	\$40	\$41	16%
Knox	\$43	\$39	\$32	\$35	\$35	\$35	\$42	\$40	\$39	\$40	-7%
Laclede	\$32	\$33	\$33	\$35	\$35	\$35	\$42	\$42	\$42	\$42	34%
Lafayette	\$31	\$31	\$30	\$30	\$33	\$35	\$43	\$45	\$44	\$47	54%
Lawrence	\$37	\$34	\$33	\$36	\$35	\$38	\$41	\$40	\$37	\$39	6%
Lewis	\$35	\$40	\$34	\$33	\$36	\$44	\$36	\$41	\$42	\$40	15%
Lincoln	\$39	\$42	\$37	\$39	\$39	\$44	\$48	\$48	\$51	\$50	28%
Linn	\$29	\$31	\$31	\$31	\$31	\$32	\$42	\$41	\$39	\$39	35%
Livingston	\$29	\$31	\$32	\$31	\$35	\$36	\$45	\$42	\$41	\$42	45%
Mcdonald	\$39	\$35	\$33	\$35	\$37	\$36	\$42	\$44	\$45	\$48	24%
Macon	\$33	\$32	\$29	\$32	\$34	\$37	\$43	\$44	\$63	\$45	35%
Madison	\$66	\$69	\$57	\$69	\$71	\$79	\$88	\$83	\$83	\$85	30%
Maries	\$51	\$47	\$35	\$41	\$40	\$43	\$42	\$46	\$53	\$50	-2%
Marion	\$34	\$34	\$32	\$32	\$35	\$37	\$42	\$43	\$44	\$45	31%
Mercer	\$31	\$33	\$26	\$41	\$37	\$44	\$52	\$61	\$66	\$66	109%
Miller	\$33	\$33	\$31	\$33	\$34	\$36	\$41	\$41	\$42	\$44	35%
Mississippi	\$213	\$232	\$280	\$308	\$307	\$355	\$373	\$386	\$341	\$323	51%
Moniteau	\$33	\$32	\$29	\$33	\$34	\$44	\$42	\$41	\$39	\$39	20%
Monroe	\$45	\$43	\$34	\$38	\$39	\$40	\$43	\$43	\$45	\$48	6%
Montgomery	\$42	\$43	\$39	\$37	\$39	\$41	\$46	\$47	\$46	\$44	5%
Morgan	\$32	\$33	\$33	\$36	\$36	\$38	\$43	\$43	\$44	\$47	44%
New Madrid	\$256	\$333	\$301	\$319	\$309	\$349	\$411	\$436	\$446	\$431	68%
Newton	\$32	\$31	\$33	\$33	\$35	\$36	\$40	\$40	\$40	\$41	27%

AVERAGE ANNUAL COST OF EARTHQUAKE COVERAGE, 2012-2021

\$110-\$140 COVERAGE LIMITS

County	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	% Change, 2012- 2021
Nodaway	\$37	\$34	\$34	\$32	\$33	\$35	\$42	\$45	\$48	\$46	24%
Oregon	\$54	\$58	\$46	\$66	\$63	\$64	\$70	\$70	\$73	\$80	49%
Osage	\$44	\$40	\$37	\$38	\$45	\$58	\$48	\$42	\$41	\$41	-7%
Ozark	\$36	\$34	\$35	\$37	\$36	\$38	\$40	\$40	\$41	\$41	17%
Pemiscot	\$240	\$282	\$333	\$411	\$387	\$445	\$488	\$468	\$410	\$272	13%
Perry	\$58	\$67	\$66	\$71	\$72	\$77	\$89	\$91	\$94	\$98	69%
Pettis	\$31	\$32	\$32	\$35	\$34	\$36	\$41	\$40	\$42	\$43	37%
Phelps	\$42	\$41	\$34	\$38	\$39	\$40	\$47	\$48	\$47	\$48	14%
Pike	\$44	\$43	\$35	\$37	\$38	\$40	\$48	\$50	\$53	\$54	22%
Platte	\$35	\$35	\$32	\$34	\$37	\$40	\$43	\$45	\$47	\$47	33%
Polk	\$33	\$31	\$30	\$36	\$31	\$36	\$42	\$45	\$41	\$45	39%
Pulaski	\$53	\$51	\$43	\$46	\$49	\$49	\$52	\$48	\$47	\$47	-12%
Putnam	\$53	\$49	\$51	\$39	\$32	\$36	\$47	\$44	\$40	\$39	-26%
Ralls	\$36	\$36	\$34	\$35	\$36	\$45	\$43	\$44	\$42	\$41	15%
Randolph	\$35	\$35	\$32	\$33	\$34	\$37	\$42	\$41	\$39	\$40	12%
Ray	\$39	\$39	\$32	\$37	\$37	\$46	\$39	\$44	\$42	\$45	14%
Reynolds	\$69	\$66	\$47	\$59	\$59	\$61	\$71	\$80	\$87	\$81	18%
Ripley	\$76	\$88	\$73	\$97	\$98	\$106	\$120	\$130	\$133	\$129	69%
St. Charles	\$48	\$51	\$51	\$52	\$54	\$60	\$67	\$65	\$69	\$68	42%
St. Clair	\$36	\$37	\$37	\$45	\$51	\$47	\$54	\$52	\$51	\$49	39%
Ste. Genevieve	\$58	\$68	\$65	\$75	\$74	\$79	\$89	\$91	\$94	\$99	70%
St. Francois	\$53	\$57	\$52	\$55	\$57	\$61	\$70	\$72	\$76	\$74	39%
St. Louis	\$54	\$57	\$57	\$58	\$59	\$64	\$76	\$77	\$80	\$82	53%
Saline	\$31	\$30	\$30	\$34	\$34	\$36	\$42	\$41	\$43	\$45	47%
Schuyler	\$58	\$60	\$53	\$54	\$40	\$41	\$39	\$38	\$40		
Scotland	\$35	\$44	\$36	\$38	\$32	\$32	\$37	\$38	\$38	\$38	7%
Scott	\$230	\$266	\$271	\$289	\$298	\$340	\$351	\$346	\$342	\$328	42%
Shannon	\$52	\$56	\$45	\$64	\$64	\$68	\$70	\$68	\$74	\$75	45%
Shelby	\$37	\$34	\$32	\$36	\$36	\$36	\$41	\$43	\$39	\$45	20%
Stoddard	\$134	\$158	\$142	\$173	\$170	\$187	\$205	\$210	\$209	\$206	53%
Stone	\$32	\$33	\$34	\$37	\$37	\$39	\$43	\$41	\$39	\$47	46%
Sullivan	\$31	\$33	\$31	\$35	\$40	\$39	\$37	\$44	\$35	\$55	77%
Taney	\$33	\$34	\$33	\$36	\$35	\$39	\$41	\$43	\$43	\$46	37%
Texas	\$49	\$46	\$33	\$40	\$40	\$41	\$47	\$47	\$46	\$49	0%
Vernon	\$32	\$32	\$31	\$34	\$33	\$34	\$41	\$42	\$41	\$45	43%
Warren	\$40	\$42	\$42	\$42	\$45	\$49	\$51	\$52	\$57	\$64	57%
Washington	\$43	\$46	\$46	\$47	\$47	\$50	\$57	\$52	\$51	\$53	22%

AVERAGE ANNUAL COST OF EARTHQUAKE COVERAGE, 2012-2021
\$110-\$140 COVERAGE LIMITS

County	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	% Change, 2012- 2021
Wayne	\$67	\$76	\$64	\$71	\$73	\$82	\$93	\$92	\$93	\$102	51%
Webster	\$36	\$38	\$36	\$41	\$40	\$41	\$45	\$44	\$59	\$47	31%
Worth	\$32	\$26	\$31	\$36	\$30	\$30	\$46	\$40			
Wright	\$35	\$35	\$33	\$40	\$41	\$43	\$42	\$40	\$39	\$38	9%
St. Louis City	\$75	\$76	\$73	\$73	\$75	\$82	\$92	\$95	\$101	\$111	48%
Missouri Total	\$56	\$60	\$58	\$63	\$63	\$69	\$78	\$80	\$83	\$87	55%

DATA FROM THE DCI ANNUAL INSURER SURVEY

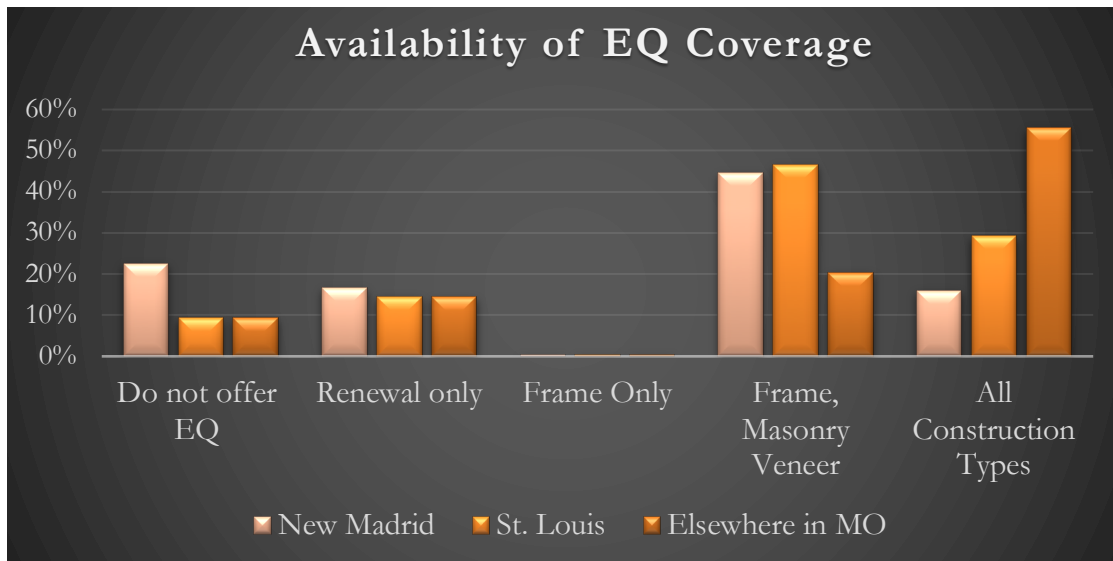
Underwriting

Insurers often make decisions about who they are willing to insure for earthquake based on the construction type of a home. The DCI surveyed homeowners insurers regarding their underwriting practices across five areas of the state. The tables below report the homeowners market share of insurers' responses for each category or construction type.

For example, insurers comprising 19.5% of the homeowners market do not make any earthquake coverage available in the New Madrid area, and only 14.6% issue such coverage to all construction types (frame, masonry veneer, and solid masonry). Other characteristics of homes commonly used in underwriting include the location of the home (on a hillside, for example), and the number of stories a home has.

**PERCENT OF THE HOMEOWNERS MARKET WILLING TO INSURE
DIFFERENT CONSTRUCTION TYPES, 2022**

Dwelling Type	New Madrid	St. Louis	Remainder of Missouri
No EQ coverage available	19.5%	12.6%	12.6%
Renewals Only	17.0%	14.7%	14.6%
Frame Only	0.4%	0.4%	0.4%
Frame & Masonry Veneer	48.5%	54.8%	46.9%
All Construction Types	14.6%	17.4%	25.4%



DEDUCTIBLES

All insurers require insureds to retain a deductible for the amount of property damage the insured must pay before insurance coverage is available. Most commonly, earthquake policies specify a deductible as a percentage of the value of the insured property. For example, if an insured purchases a policy on a \$200,000 home with a 10 percent deductible, the insurance policy would not cover the first \$20,000 of damage to the insured property.

The table below specifies the minimum available deductible in New Madrid compared to the remainder of the state. The values in the cell are the market share of the earthquake market of insurers offering each minimum deductible level. For example, insurers with 19.9% of the earthquake market in New Madrid do not offer such coverage with a deductible of less than 25 percent. Only 1.8 percent of the market in the region offers policies with a deductible as low as 5 percent.

**PERCENT OF THE EARTHQUAKE MARKET BY
MINIMUM AVAILABLE DEDUCTIBLE, 2022**

Min. Available Deductible	New Madrid	Elsewhere in MO
5%	1.8%	41.4%
10%	67.3%	25.2%
15%	1.7%	23.4%
20%	9.2%	9.9%
25%	19.9%	0.0%
Fixed \$ Amt	<1%	<1%